

<i>SERFF Tracking Number:</i>	<i>PRTA-128504003</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>BETH ST7-12</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-17S 7-12</i>		
<i>Project Name/Number:</i>	<i>UL-17S 7-12/UL-17S 7-12</i>		

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: UL-17S 7-12

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: PRTA-128504003 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num:

Closed

Co Tr Num: BETH ST7-12

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Beth Fledderman

Disposition Date: 07/06/2012

Date Submitted: 06/27/2012

Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: UL-17S 7-12

Project Number: UL-17S 7-12

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Not a required filing in Tennessee.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 07/06/2012

State Status Changed: 07/06/2012

Deemer Date:

Created By: Beth Fledderman

Submitted By: Beth Fledderman

Corresponding Filing Tracking Number:

Filing Description:

Form Number /// Form Title or Description

UL-17S 7-12/// Policy Schedule

We are submitting this filing for your review and approval, as appropriate. This is a new form, which will not replace any forms currently in use by our company. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards.

The revised version of the submitted policy schedule represent an update in our pricing model of the product. It is

<i>SERFF Tracking Number:</i>	<i>PRTA-128504003</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>BETH ST7-12</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
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<i>Project Name/Number:</i>	<i>UL-17S 7-12/UL-17S 7-12</i>		

similar to the previous version of the schedule (UL-17S 1-11; Approved 01/11/2011; SERFF Tracking PRTA-126948595; State 47602). In UL-17S 7-12, the surrender charges were reduced to zero in all years.

Currently, the company plans to use the submitted form with base flexible premium adjustable life insurance policy form UL-17-AR 2-10 (approved 05/12/2010; Tracking Number PRTA-126596595; State Tr Num 45488) and lapse protection endorsement form UL-E34 2-10 (approved 02/02/2010; Tracking Number PRTA-126469514; State Tr Num: 44699).

The submitted form is in final print, just, as it will be delivered to contract owners. The company reserves the right at any time to make minor non-material format changes including, but not limited to: paper stock, type face (but not font size) and page layout that become unavoidably necessary as a result of computer hardware and/or software upgrades and print technology changes. We certify that any necessary format changes will not affect the specific content of the approved form.

This is not a required filing in our domiciliary state, Tennessee.

If you are in need of further information, please contact Beth Fledderman via SERFF, toll-free phone (800) 866-3555 x5539, or e-mail beth.fledderman@protective.com.

State Narrative:

Company and Contact

Filing Contact Information

Elizabeth Fledderman, Policy Contract Filing Specialist	elizabeth.fledderman@protective.com
2801 Highway 280 South	800-866-3555 [Phone] 5539 [Ext]
Birmingham, AL 35223	205-268-3401 [FAX]

Filing Company Information

Protective Life Insurance Company	CoCode: 68136	State of Domicile: Tennessee
2801 Highway 280	Group Code: 458	Company Type:
Birmingham, AL 35223	Group Name:	State ID Number:
(800) 866-3555 ext. [Phone]	FEIN Number: 63-0169720	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	06/27/2012	60449837

<i>SERFF Tracking Number:</i>	<i>PRTA-128504003</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>BETH ST7-12</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-17S 7-12</i>		
<i>Project Name/Number:</i>	<i>UL-17S 7-12/UL-17S 7-12</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/06/2012	07/06/2012

<i>SERFF Tracking Number:</i>	<i>PRTA-128504003</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-17S 7-12</i>		
<i>Project Name/Number:</i>	<i>UL-17S 7-12/UL-17S 7-12</i>		

Disposition

Disposition Date: 07/06/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRTA-128504003 State: Arkansas

Filing Company: Protective Life Insurance Company State Tracking Number:

Company Tracking Number: BETH ST7-12

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: UL-17S 7-12

Project Name/Number: UL-17S 7-12/UL-17S 7-12

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Policy Schedule		Yes

SERFF Tracking Number:	PRTA-128504003	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	
Company Tracking Number:	BETH ST7-12		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	UL-17S 7-12		
Project Name/Number:	UL-17S 7-12/UL-17S 7-12		

Form Schedule

Lead Form Number: UL-17S 7-12

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UL-17S 7-12	Schedule Pages	Policy Schedule	Initial			UL-17S 7-12 For AR.pdf

POLICY SCHEDULE

POLICY NUMBER: [SPECIMEN]

LIFE INSURANCE

RIDER FORM NUMBER	SCHEDULE OF ADDITIONAL BENEFITS TITLE	*INITIAL MONTHLY CHARGE
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* THE COST OF ANY ADDITIONAL INSURANCE OR BENEFIT WILL BE DETERMINED ACCORDING TO THE TERMS OF THE RIDER THAT PROVIDES IT.

IF YOU PAY THE PLANNED PREMIUM EXACTLY AS DESCRIBED ON PAGE 3B AND AT ALL TIMES NOT LATER THAN WHEN IT IS DUE, MAKE NO POLICY CHANGES AND TAKE NO LOANS OR PARTIAL SURRENDERS, THEN THIS POLICY IS GUARANTEED TO STAY IN FORCE UNTIL THE END OF POLICY YEAR [86].

POLICY INFORMATION ON THE POLICY EFFECTIVE DATE

INSURED: [JOHN DOE]

AGE: [35] **[GENDER]:** [MALE]

RATE CLASS: [STANDARD NON-TOBACCO]

INITIAL FACE AMOUNT: [\$1,000,000]

INITIAL PREMIUM: [\$354.89]

OWNER: [JOHN DOE]

POLICY EFFECTIVE DATE: [JULY 15, 2012]

MONTHLY ANNIVERSARY DATE: [15]

MINIMUM FACE AMOUNT: [\$100,000]

MINIMUM MODAL PREMIUM: [\$120.00]

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

MAXIMUM POLICY CHARGES & FEES

PREMIUM EXPENSE CHARGE	25.00% OF EACH PREMIUM PAYMENT
MONTHLY EXPENSE CHARGE	[\$20.00] PER \$1,000 OF INITIAL FACE AMOUNT FOR THE FIRST [86] YEARS
ADMINISTRATIVE CHARGE	\$5.50 PER MONTH
PARTIAL SURRENDER FEE	\$25.00
PROJECTION REQUEST FEE	\$50.00

MAXIMUM MONTHLY COST OF INSURANCE RATES
(PER \$1,000 OF NET AMOUNT AT RISK)

AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
18		39	\$[0.114]	60	\$[0.743]	81	\$[6.320]	102	\$[33.120]
19		40	[0.122]	61	[0.827]	82	[7.012]	103	[34.737]
20		41	[0.132]	62	[0.928]	83	[7.758]	104	[36.457]
21		42	[0.144]	63	[1.043]	84	[8.583]	105	[38.261]
22		43	[0.158]	64	[1.163]	85	[9.506]	106	[40.179]
23		44	[0.175]	65	[1.289]	86	[10.528]	107	[42.218]
24		45	[0.194]	66	[1.418]	87	[11.645]	108	[44.386]
25		46	[0.213]	67	[1.548]	88	[12.842]	109	[46.688]
26		47	[0.233]	68	[1.688]	89	[14.104]	110	[49.133]
27		48	[0.244]	69	[1.833]	90	[15.422]	111	[51.728]
28		49	[0.258]	70	[2.008]	91	[16.661]	112	[54.483]
29		50	[0.277]	71	[2.205]	92	[17.953]	113	[57.409]
30		51	[0.299]	72	[2.463]	93	[19.315]	114	[60.513]
31		52	[0.330]	73	[2.736]	94	[20.754]	115	[63.806]
32		53	[0.363]	74	[3.023]	95	[22.266]	116	[67.299]
33		54	[0.406]	75	[3.336]	96	[23.649]	117	[71.004]
34		55	[0.458]	76	[3.678]	97	[25.124]	118	[74.935]
35	\$[0.091]	56	[0.512]	77	[4.074]	98	[26.698]	119	[79.102]
36	[0.096]	57	[0.569]	78	[4.538]	99	[28.378]	120	[83.333]
37	[0.100]	58	[0.618]	79	[5.073]	100	[30.175]	121+	[0]
38	[0.108]	59	[0.675]	80	[5.656]	101	[31.601]		

Mortality Basis: 2001 COMMISSIONER'S STANDARD ORDINARY (CSO) RATES MALE OR FEMALE, AGE NEAREST BIRTHDAY, SMOKER OR NON-SMOKER, AS APPLICABLE.

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

TABLE OF VALUES

GUARANTEED INTEREST RATE: 2.50%

THIS TABLE SHOWS PROJECTED VALUES AT THE END OF EACH POLICY YEAR BASED ON THE FOLLOWING ASSUMPTIONS:

- A) THE PLANNED PREMIUM IS PAID EXACTLY AS SHOWN IN THE TABLE BELOW AND EXACTLY WHEN DUE; AND,
- B) NO POLICY CHANGES ARE MADE; AND,
- C) NO POLICY LOANS OR SURRENDERS ARE TAKEN.

THESE PROJECTED VALUES ARE BASED ON: THE ASSUMPTIONS, THE GUARANTEED INTEREST RATE, THE MAXIMUM POLICY CHARGES AND FEES SHOWN ON PAGE 3A; AND, THE TABLE OF MAXIMUM MONTHLY COST OR INSURANCE RATES SHOWN ON PAGE 3A. BASED ON THE ASSUMPTIONS, THESE PROJECTED VALUES ARE AT LEAST EQUAL TO THE MINIMUM REQUIRED BY THE LAWS OF THE STATE IN WHICH THE POLICY WAS DELIVERED. HOWEVER, THE PROJECTED VALUES MAY BE HIGHER OR LOWER IF THERE ARE DEVIATIONS FROM THE ASSUMPTIONS.

TABLE OF VALUES

POLICY YEAR	PLANNED PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE	DEATH BENEFIT
1	[\$354.89]	[\$0]	[0]	[\$0]	[\$1,000,000]
2	[354.89]	[0]	[0]	[0]	[1,000,000]
3	[354.89]	[0]	[0]	[0]	[1,000,000]
4	[354.89]	[0]	[0]	[0]	[1,000,000]
5	[354.89]	[0]	[0]	[0]	[1,000,000]
6	[354.89]	[0]	[0]	[0]	[1,000,000]
7	[354.89]	[0]	[0]	[0]	[1,000,000]
8	[354.89]	[0]	[0]	[0]	[1,000,000]
9	[354.89]	[0]	[0]	[0]	[1,000,000]
10	[354.89]	[0]	[0]	[0]	[1,000,000]
11	[1,311.48]	[0]	[0]	[0]	[1,000,000]
12	[1,436.81]	[0]	[0]	[0]	[1,000,000]
13	[1,570.34]	[0]	[0]	[0]	[1,000,000]
14	[1,656.78]	[0]	[0]	[0]	[1,000,000]
15	[1,774.71]	[0]	[0]	[0]	[1,000,000]
16	[1,915.99]	[0]	[0]	[0]	[1,000,000]
17	[2,088.84]	[0]	[0]	[0]	[1,000,000]
18	[2,332.30]	[0]	[0]	[0]	[1,000,000]
19	[2,599.41]	[0]	[0]	[0]	[1,000,000]
20	[2,929.31]	[0]	[0]	[0]	[1,000,000]
21	[3,345.48]	[0]	[0]	[0]	[1,000,000]
22	[3,777.49]	[0]	[0]	[0]	[1,000,000]
23	[4,248.92]	[0]	[0]	[0]	[1,000,000]
24	[4,665.07]	[0]	[0]	[0]	[1,000,000]
25	[5,159.96]	[0]	[0]	[0]	[1,000,000]

POLICY SCHEDULE (continued)**POLICY NUMBER: [SPECIMEN]****TABLE OF VALUES CONTINUED**

POLICY YEAR	PLANNED PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE	DEATH BENEFIT
26	\$[5,678.36]	\$[0]	\$[0]	\$[0]	\$[1,000,000]
27	[6,314.42]	[0]	[0]	[0]	[1,000,000]
28	[7,091.92]	[0]	[0]	[0]	[1,000,000]
29	[7,963.57]	[0]	[0]	[0]	[1,000,000]
30	[8,874.47]	[0]	[0]	[0]	[1,000,000]
31	[9,840.37]	[0]	[0]	[0]	[1,000,000]
32	[10,821.90]	[0]	[0]	[0]	[1,000,000]
33	[11,811.30]	[0]	[0]	[0]	[1,000,000]
34	[12,886.84]	[0]	[0]	[0]	[1,000,000]
35	[13,994.08]	[0]	[0]	[0]	[1,000,000]
36	[15,336.41]	[0]	[0]	[0]	[1,000,000]
37	[16,835.88]	[0]	[0]	[0]	[1,000,000]
38	[18,806.15]	[0]	[0]	[0]	[1,000,000]
39	[20,886.20]	[0]	[0]	[0]	[1,000,000]
40	[23,075.95]	[0]	[0]	[0]	[1,000,000]
41	[25,469.57]	[0]	[0]	[0]	[1,000,000]
42	[28,388.56]	[0]	[0]	[0]	[1,000,000]
43	[31,809.36]	[0]	[0]	[0]	[1,000,000]
44	[35,817.94]	[0]	[0]	[0]	[1,000,000]
45	[40,468.93]	[0]	[0]	[0]	[1,000,000]
46	[45,620.97]	[0]	[0]	[0]	[1,000,000]
47	[51,532.24]	[0]	[0]	[0]	[1,000,000]
48	[57,778.82]	[0]	[0]	[0]	[1,000,000]
49	[64,603.97]	[0]	[0]	[0]	[1,000,000]
50	[72,242.05]	[0]	[0]	[0]	[1,000,000]
51	[80,831.59]	[0]	[0]	[0]	[1,000,000]
52	[90,460.33]	[0]	[0]	[0]	[1,000,000]
53	[101,078.24]	[0]	[0]	[0]	[1,000,000]
54	[112,606.01]	[0]	[0]	[0]	[1,000,000]
55	[124,926.46]	[0]	[0]	[0]	[1,000,000]
56	[137,965.73]	[0]	[0]	[0]	[1,000,000]
57	[150,522.23]	[0]	[0]	[0]	[1,000,000]
58	[163,798.62]	[0]	[0]	[0]	[1,000,000]
59	[177,924.10]	[0]	[0]	[0]	[1,000,000]
60	[192,985.59]	[0]	[0]	[0]	[1,000,000]
61	[208,933.14]	[0]	[0]	[0]	[1,000,000]
62	[221,856.41]	[0]	[0]	[0]	[1,000,000]
63	[235,630.82]	[0]	[0]	[0]	[1,000,000]
64	[250,320.53]	[0]	[0]	[0]	[1,000,000]
65	[265,988.57]	[0]	[0]	[0]	[1,000,000]

POLICY SCHEDULE (continued)**POLICY NUMBER: [SPECIMEN]****TABLE OF VALUES CONTINUED**

POLICY YEAR	PLANNED PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE	DEATH BENEFIT
66	[\$282,733.75]	[\$0]	[\$0]	[\$0]	[\$1,000,000]
67	[296,013.89]	[0]	[0]	[0]	[1,000,000]
68	[310,155.30]	[0]	[0]	[0]	[1,000,000]
69	[325,197.12]	[0]	[0]	[0]	[1,000,000]
70	[341,187.87]	[0]	[0]	[0]	[1,000,000]
71	[357,948.82]	[0]	[0]	[0]	[1,000,000]
72	[375,759.28]	[0]	[0]	[0]	[1,000,000]
73	[394,676.49]	[0]	[0]	[0]	[1,000,000]
74	[414,767.52]	[0]	[0]	[0]	[1,000,000]
75	[436,091.90]	[0]	[0]	[0]	[1,000,000]
76	[458,708.07]	[0]	[0]	[0]	[1,000,000]
77	[482,701.55]	[0]	[0]	[0]	[1,000,000]
78	[508,142.96]	[0]	[0]	[0]	[1,000,000]
79	[535,130.71]	[0]	[0]	[0]	[1,000,000]
80	[563,720.74]	[0]	[0]	[0]	[1,000,000]
81	[594,025.84]	[0]	[0]	[0]	[1,000,000]
82	[626,128.23]	[0]	[0]	[0]	[1,000,000]
83	[660,127.94]	[0]	[0]	[0]	[1,000,000]
84	[696,146.62]	[0]	[0]	[0]	[1,000,000]
85	[734,267.36]	[0]	[0]	[0]	[1,000,000]
86	[772,918.51]	[0]	[0]	[0]	[1,000,000]

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

SURRENDER CHARGE

# OF COMPLETE YEARS SINCE THE POLICY EFFECTIVE DATE	SURRENDER CHARGE	# OF COMPLETE YEARS SINCE THE POLICY EFFECTIVE DATE	SURRENDER CHARGE
0	\$0	10	\$0
1	0	11	0
2	0	12	0
3	0	13	0
4	0	14	0
5	0	15	0
6	0	16	0
7	0	17	0
8	0	18	0
9	0	19+	0

THIS TABLE INDICATES THAT NO SURRENDER CHARGES APPLY DURING ANY POLICY YEAR.

POLICY LOANS

LOAN INTEREST RATES: THE ANNUAL EFFECTIVE LOAN INTEREST RATES APPLICABLE ON THE POLICY EFFECTIVE DATE ARE:

	POLICY YEARS 1-10	POLICY YEARS 11+
STANDARD LOAN	5.00%	5.00%

POLICY DEBT LIMIT: [95]% OF CASH VALUE

POLICY SCHEDULE (continued)

POLICY NUMBER: [SPECIMEN]

CORRIDOR PERCENTAGE

THE CORRIDOR AMOUNT IS A PERCENTAGE OF THE POLICY VALUE AND IT IS APPLIED AS PRESCRIBED IN SECTION 7702 OF THE CODE. THE PERCENTAGE VARIES ACCORDING TO THE INSURED'S ATTAINED AGE AS SHOWN IN THE TABLE BELOW:

Age at Death	Corridor Percentage	Age at Death	Corridor Percentage	Age at Death	Corridor Percentage	Age at Death	Corridor Percentage
35	[392.419]%	51	[185.380]%	67	[77.989]%	84	[25.436]%
36	[375.468]%	52	[176.188]%	68	[73.565]%	85	[23.683]%
37	[359.118]%	53	[167.376]%	69	[69.318]%	86	[22.049]%
38	[343.322]%	54	[158.924]%	70	[65.228]%	87	[20.532]%
39	[328.129]%	55	[150.850]%	71	[61.308]%	88	[19.129]%
40	[313.472]%	56	[143.156]%	72	[57.557]%	89	[17.828]%
41	[299.355]%	57	[135.814]%	73	[54.010]%	90	[16.618]%
42	[285.778]%	58	[128.800]%	74	[50.647]%	91	[15.480]%
43	[272.733]%	59	[122.053]%	75	[47.446]%	92	[14.367]%
44	[260.211]%	60	[115.575]%	76	[44.398]%	93	[13.252]%
45	[248.209]%	61	[109.370]%	77	[41.493]%	94	[12.107]%
46	[236.710]%	62	[103.452]%	78	[38.736]%	95	[10.888]%
47	[225.677]%	63	[97.829]%	79	[36.138]%	96	[9.534]%
48	[215.085]%	64	[92.496]%	80	[33.704]%	97	[7.931]%
49	[204.833]%	65	[87.427]%	81	[31.422]%	98	[5.947]%
50	[194.927]%	66	[82.600]%	82	[29.298]%	99	[3.394]%
				83	[27.306]%	100+	[0.000]%

<i>SERFF Tracking Number:</i>	<i>PRTA-128504003</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>BETH ST7-12</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-17S 7-12</i>		
<i>Project Name/Number:</i>	<i>UL-17S 7-12/UL-17S 7-12</i>		

Supporting Document Schedules

	Item Status:	Status
		Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	Flesch Score not applicable to policy schedule pages.	
Comments:		

	Item Status:	Status
		Date:
Satisfied - Item:	Application	
Comments:		
Currently, application for coverage will be made with application forms:		
BL-110 (10/06) (approved 10/19/2006; SERFF Tracking SERT-6UBQTE478; State: 33965)		
PLB-300-AR 2/11 (approved 03/15/2011; SERFF Tracking PRTA-127061881; State 48219)		

	Item Status:	Status
		Date:
Satisfied - Item:	Health - Actuarial Justification	
Comments:		
Attachments:		
UL-17S 7-12 - Actuarial Memo.pdf		
UL-17S 7-12 Maximum COI.pdf		
UL-17S 7-12 Monthly PULs.pdf		
UL-17S 7-12 Surrender Charges.pdf		

	Item Status:	Status
		Date:
Bypassed - Item:	Outline of Coverage	
Bypass Reason:	Not applicable to this filing.	
Comments:		

	Item Status:	Status
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Date:

Statement of Variability
Policy Schedule – Form UL-17S 7-12

General Variables

1. Items that vary by applicant and typically completed in "John Doe" fashion.
2. Specimen data provided are for male, age 35 Non-Tobacco with a \$1,000,000 face amount. Data and table entries that are dependent upon gender, age, rate class, premium pattern, interest rates, etc., are determinable and will populate the appropriate data fields at policy issue.
3. Policy Schedule page numbering may vary due to the length of table entries, etc.
4. Policy Schedule variables represent anticipated current values and/or maximum values with respect to charges, fees and interest rates assessed against the policy and minimum values with respect to interest rates credited to the policy.
5. Supplemental Schedule page numbering and page breaks may vary due to the length of table entries. Due to format variations in data used to generate table entries, contiguous policy years with the same entry may be displayed either as separate table entries or as a single banded table entry (e.g. ten entries, one for each of policy years 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10, vs. one entry for policy years "1-10").
6. No variables will change with respect to in-force policies without notification, appropriate regulatory approvals, and (where required) consent of the contract holder, owner or participant.

Specific Variables

POLICY SCHEDULE (UL-17S 7-12)

Items that vary by applicant, or "John Doe" information

Policy Number, Insured, Age, Gender, Initial Face Amount, Initial Premium, Owner, Policy Effective Date, Monthly Anniversary Date

Rate Class

Possible classes include Select Preferred, Preferred, Non-Tobacco, and Tobacco

Minimum Face Amount

Can range from \$50,000 to \$250,000

Minimum Modal Premium

Can range from \$50 to \$200.

Monthly Expense Charge

Based on Age, Gender and Rate Class; the amount of years can vary from 1 to 121

Maximum Monthly Cost of Insurance Rates.

Based on Age, Gender and Rate Class

Table of Values

Shows projections of policy value and cash value and will vary based on multiple guaranteed factors of policy.

Policy Debt Limit

Not less than 50% nor more than 100% of cash value

Corridor Percentage Table

A percentage of the policy value on the date of the insured's death. The percentage is the minimum required by the cash value accumulation test of Internal Revenue Code Section 7702 to maintain the contract as a life insurance policy. Based on Age, Gender and Rate Class.

CERTIFICATION

I certify that the information contained in this Statement of Variability is true and correct to the best of my knowledge and belief, and that I am duly authorized by the company to make this certification.

Signed for the Company by:



Keith Kirkley, J.D. MBA
2nd Vice President, Compliance Officer
Protective Life Insurance Company

June 25, 2012